CHAPTER 1

ELIGIBILITY
AND
ENROLLMENT

www.npers.ne.gov

ELIGIBILITY REQUIREMENTS

[Neb. Rev. Stat. §§23-2301(11) and 23-2306]

Each county is responsible for determining the retirement plan eligibility status of its employees. If you do not make deductions when mandatory membership applies, the member and the employer must "make-up" those contributions. Please contact the Nebraska Public Employees Retirement Systems (NPERS) with any questions regarding enrollment eligibility.

MANDATORY MEMBERSHIP

Participation is **mandatory** for all permanent employees who work one-half or more of the regularly scheduled hours during each pay period and have completed 12 *continuous* months of service.

Examples of work situations considered one-half or more:

- If full-time employment for your county is considered 35 hours per week, anyone that works 17.5 or more hours during that week would be considered full-time for retirement purposes.

- Continuous service with the county, not interrupted by temporary suspension that does not terminate employment, or by unpaid leaves of absence authorized by the county for less than 12 months and due to medical, educational, or military purposes.

ELECTED OFFICIALS

Elected officials must join the Plan upon taking office. If appointed to fill a vacancy in an elective office, he/she is considered to be an elected official. Part-time elected officials are not required to join but may do so under voluntary membership.

VOLUNTARY MEMBERSHIP

If an employee works on a **seasonal basis** and has completed a *total* of 12 months of service *within a five-year period*, participation in the Plan is **voluntary** provided he/she is a permanent full-time or permanent part-time employee and age 20 or older. *This service need not be continuous*.

To determine if someone is classified as part-time for retirement purposes, look at how you classify full-time employees, considering how many hours he/she must work to be full-time with your county. Anyone that works less than one-half of the full-time regularly scheduled hours, and meets the age requirement of 20 years of age or older would be eligible to participate voluntarily in the Plan. This would apply to employees who are permanent but work on a seasonal basis.

Also, an employee may join voluntarily if he/she has previously worked for a county but did not work long enough to qualify for membership during their employment, and have now returned to county service.

Example: An employee worked full-time for six months and was not eligible to join the Plan at that time, and the employee returns to county employment again one year later. Once the employee has completed 6 months of new service, he/she can voluntarily join the Plan, as they would now have 12 months of total service within a five year period.

Form to Submit: After you have determined eligibility for voluntary enrollment, you should give a "State/County Cash Balance Voluntary Enrollment Form" to the employee (see FORMS). After the employee has completed and signed the form, you also should sign and then submit the form to NPERS. An employee can decline voluntary participation *when first offered* but may opt to join the Plan *anytime* after becoming eligible up until participation becomes mandatory.

In the event you cannot determine an employee's eligibility date, please contact NPERS for assistance.

Employees Who Cannot be Members

The following employees **ARE NOT** eligible to join the County Plan because they participate in separate retirement plans:

- County judges

- Employees of a city-county local health department which has elected to either participate in the city's plan or to establish their own plan

- Persons eligible for membership in the Nebraska School or Nebraska State Employees' Retirement Plans

- Employees or officials of any county having a population in excess of 150,000 and who have not previously elected coverage under the Plan.

- Employees of a county hospital operating under the provisions of section 23-343, R.R.S., 1943, whose county board elected noncoverage prior to December 31, 1977, or elected noncoverage upon becoming a participating county.

- County Extension Agents and members of their staff who are eligible for participation in either federal or the University of Nebraska retirement plan.

Service as a **temporary** county employee is not considered service for purposes of plan eligibility.

NOTE: Once an employee elects membership into the County Plan, he/she is subject to all provisions of the Plan and cannot withdraw or cancel participation until ceasing employment.

VESTING CREDIT

IMPORTANT: Vesting credit must be applied for by a *newly hired employee* **within 30 days of his/her date of hire,** per state Statutes.

If a newly hired employee *participated* in **another** Nebraska governmental retirement plan (see examples below) and worked full-time during that employment, the participation may count toward the County Plan's 12 months of eligibility and vesting period.

Examples of Nebraska governmental employment are: municipal government, public power district, public school, law enforcement, state government, state university or state college. (Employment that would **not** qualify would be federal employment, out-of-state university or college, and any non-governmental employment.)

Form to Submit: To qualify for vesting credit, a newly hired employee must complete an Application for Vesting Credit (see FORMS) and submit this form to NPERS **within 30 days of his/her date of hire**. You should give this form to the new employee *when first employed* or rehired as an employee with your county.

The *new employee* must then determine if he/she should complete the form and submit to NPERS within the 30 day deadline. It is **not** the *employer's* responsibility to *determine* if a new hire has previous Nebraska governmental service that would qualify for vesting credit. It is, however, the *employer's responsibility* ***to give the form to every new hire*** and explain its purpose. If the employee has any questions about applying for vesting credit, please have them contact NPERS. *There are* ***no exceptions*** *allowed. The Application for Vesting Credit must be received* ***within 30 days of date of hire****, per state Statutes.*

NOTE: You should not submit member contributions to NPERS until after you have received formal approval of vesting credit from NPERS.

VESTING

Vesting allows a member to retain the employer matching contributions when he/she terminates employment. Vesting occurs after **three years**, which *includes* the 12 months of employment and two years of participation in the Plan. In addition, a member can become vested in *less than* three years if he/she:

- attains age 55 before terminating employment
- dies before terminating employment, or
- qualifies for disability benefits

If the employee participated in **another** Nebraska governmental plan, that participation may count toward the three years required to vest in the Plan (see Vesting Credit above).

When a non-vested plan member ceases employment, his/her employer contributions are forfeited. The forfeiture funds are used to pay the Plan's pro-rata share of NPERS' administrative expenses.

Nebraska Public Employees Retirement Systems
1221 N Street, Suite 325
P.O. Box 94816
Lincoln, NE 68509

402-471-2053
800-245-5712
Fax: 402-471-9493

Name (Last) Doe (First) Jane (Middle)		Date of Birth 01-19-63	Plan Type (Check One)
Social Security Number 987-65-4321	Retirement Number		☐ School ☐ State ☒ County ☐ Judges ☐ Patrol ☐ DCP
Address 2 Faraway Ln	City Nicetown	State NE Zip 68500	
Home Phone 444-1111	Work Phone 474-0000	Employer Gage County	

Application for Vesting Credit

You must use a separate form for each past Retirement Plan.
See reverse side for complete instructions.

Current Place of Employment Gage County Date of Hire 3/1/04 FT / PT

LIST ALL NEBRASKA PUBLIC EMPLOYMENT

The following should be completed by you.
Past participation must have been with another Nebraska Governmental Entity.

BELOW SHOULD REFLECT DATES YOU PARTICIPATED IN ANOTHER NEBRASKA GOVERNMENTAL PENSION PLAN.

Place of Employment	Circle One	Dates of Participation
Dept. of Roads	Full Time / Part Time	From 6/1/93 To 2/27/04
	Full Time / Part Time	From To
	Full Time / Part Time	From To

SAMPLE

Identify person to contact with the Government Plan:

Name Judy Jetson Department Personnel

Address 123 Spacely St. Phone Number 471-9999

This form must be completed and received by the Retirement Office no later than 30 days after your date of hire.

I hereby certify and warrant that, to the best of my knowledge and belief, the foregoing is true and correct.

Signature of Member Jane Doe Date 3/6/04

BAR CODE

NPERS2100 Rev. 05/03

ENROLLMENT PROCEDURES

Effective July 1, 2004, counties must enroll all employees authorized to participate in the Plan and make required contributions to the Plan **within 60 days** of their mandatory enrollment date under rules and regulations adopted and promulgated by the Public Employees' Retirement Board (PERB). Please contact the Nebraska Public Employees' Retirement Systems (NPERS) with any questions regarding enrollment eligibility.

NEW MEMBERS

New Member Packet: You should give all newly enrolled or re-hired employees a "new member" packet containing:

- County Employees Retirement System plan booklet (contact NPERS to request a supply)
- Beneficiary Designation Form (see FORMS)
- NPERS' PIN Request Form (see FORMS)
- Your county's deferred compensation plan information, if applicable

Form to Submit: It is important that you give every new Plan member a Beneficiary Designation Form (see FORMS) that the member should complete **in full** and have *notarized* by a Notary Public before submitting to NPERS. You should also give him/her a PIN Request Form (see FORMS) to designate a PIN number to use in accessing to their own account via the Internet or on the telephone Pension Access Line. The PIN Request Form also must be submitted to NPERS.

For a mandatory enrollment, NPERS does **not** require an enrollment form when you enroll an employee into the Plan.

IMPORTANT: Do not confuse the timing of the Vesting Credit Application (see Vesting Credit, Chapter 1) with the the "new member packet" used in the enrollment procedures described above. The Vesting Credit Application (see FORMS) should be given **immediately** to a new employee or rehired employee upon hire, whereas the new member packet should be given to an employee who has attained eligibility to join the Plan.

VOLUNTARY MEMBERSHIP

New Member Packet: You should give a voluntary member a "new member packet," as described above.

Form to Submit: NPERS requires a State/County Cash Balance Voluntary Enrollment Form (see FORMS). After the form has been completed and both you and the member have signed, please promptly submit it to NPERS.

Form to Submit: You should give all voluntary members a Beneficiary Designation Form to complete and submit, as described above, in addition to a PIN Request Form.

WHEN DEDUCTIONS SHOULD BEGIN

You should start payroll deductions for a new member **within 60 days** but no sooner than the first full pay period after his/her eligibility date.

HOW TO REPORT DEDUCTIONS

There are three methods available for you to report retirement deductions to NPERS. Each method is explained as follows:

1. **Internet through NPERS' web site linked to Ameritas**

   Ameritas provides an "On-Line Deposit Process" guide located in this manual on pages 1-7 through 1-23.

2. **MIPS (Multi-county Information Processing Services) using the AS400**

   MIPS provides its own "Retirement System Operating Guide." If you have questions or would like a copy of the guide, please contact the MIPS office at NACO.

3. **File layout sent directly to Ameritas**

   Ameritas provides "Retirement Plans Deposit Processing via the Internet" instructions, located in this manual on pages 1-25 through 1-29.

QUESTIONS?

If you report through the Internet or with a file layout directly to Ameritas (methods 1 and 3 above), please review the Frequently Asked Questions on pages 1-30 of this manual. You may call NPERS for assistance at any time at **800-245-5712** or **402-417-2053**.

HOW TO REMIT CONTRIBUTIONS

Ameritas provides a file layout showing key information needed for the ACH Authorization Agreement, which is located on page 1-33, together with an "Authorization Agreement for Preauthorized Debits (ACH Debit)," a copy of which is provided in this manual on page 1-36.

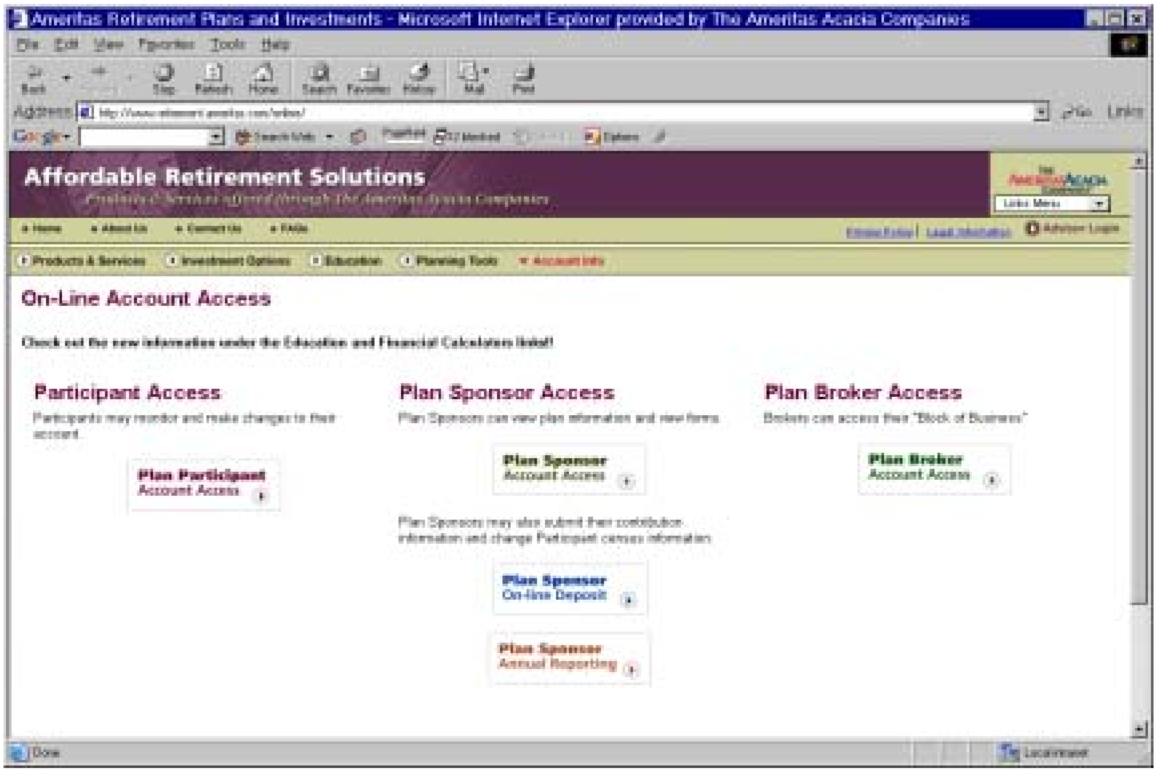
Ameritas
On-Line Deposit
Process

Ameritas Life Insurance Corp.
Phone: (800) 745-9995 Fax: (402) 467-7952

Sign-On

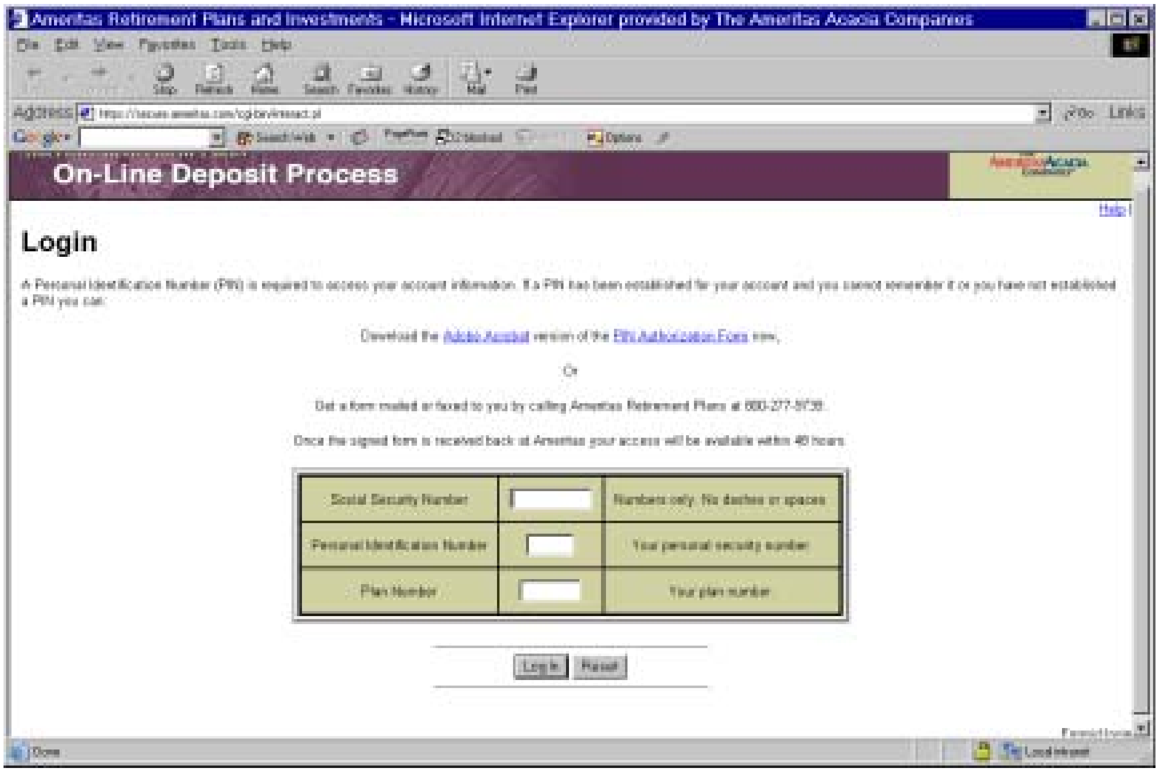
- ♦ Go to www.retirement.ameritas.com
- ♦ Click on "Account Info"

On-Line Account Access



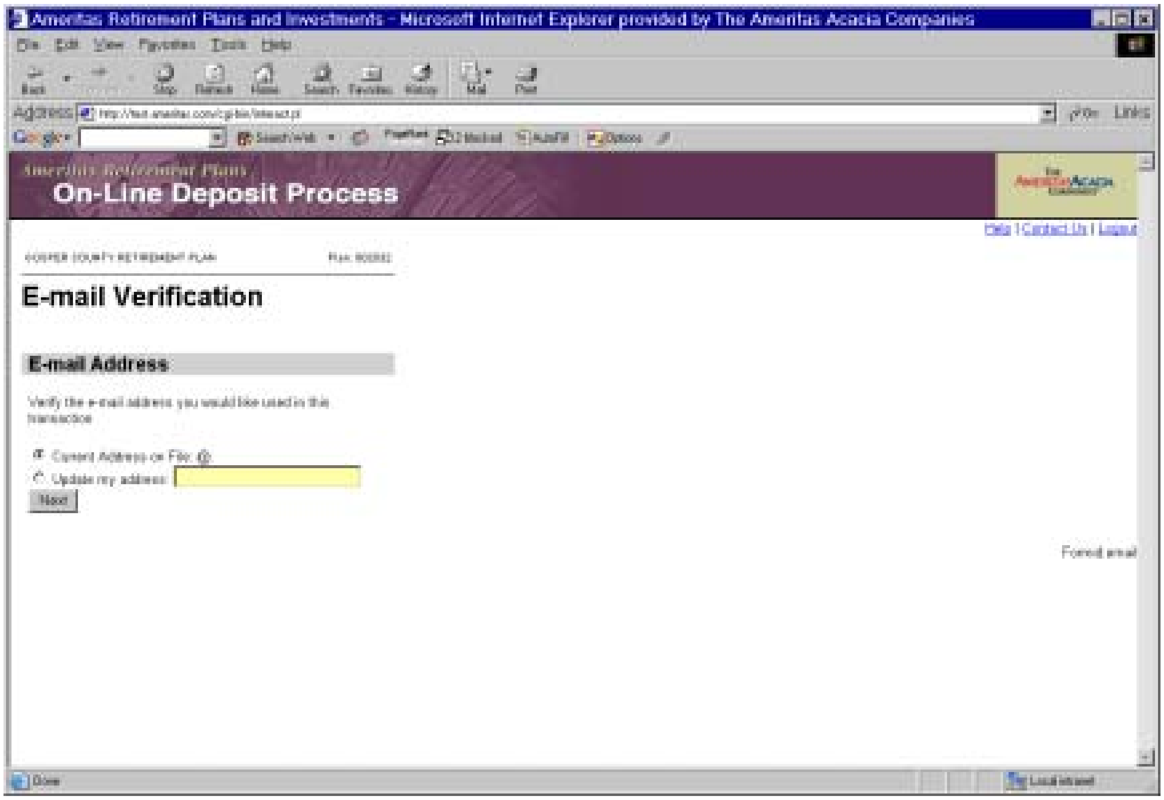
♦ Click on "Plan Sponsor On-line Deposit"

Login



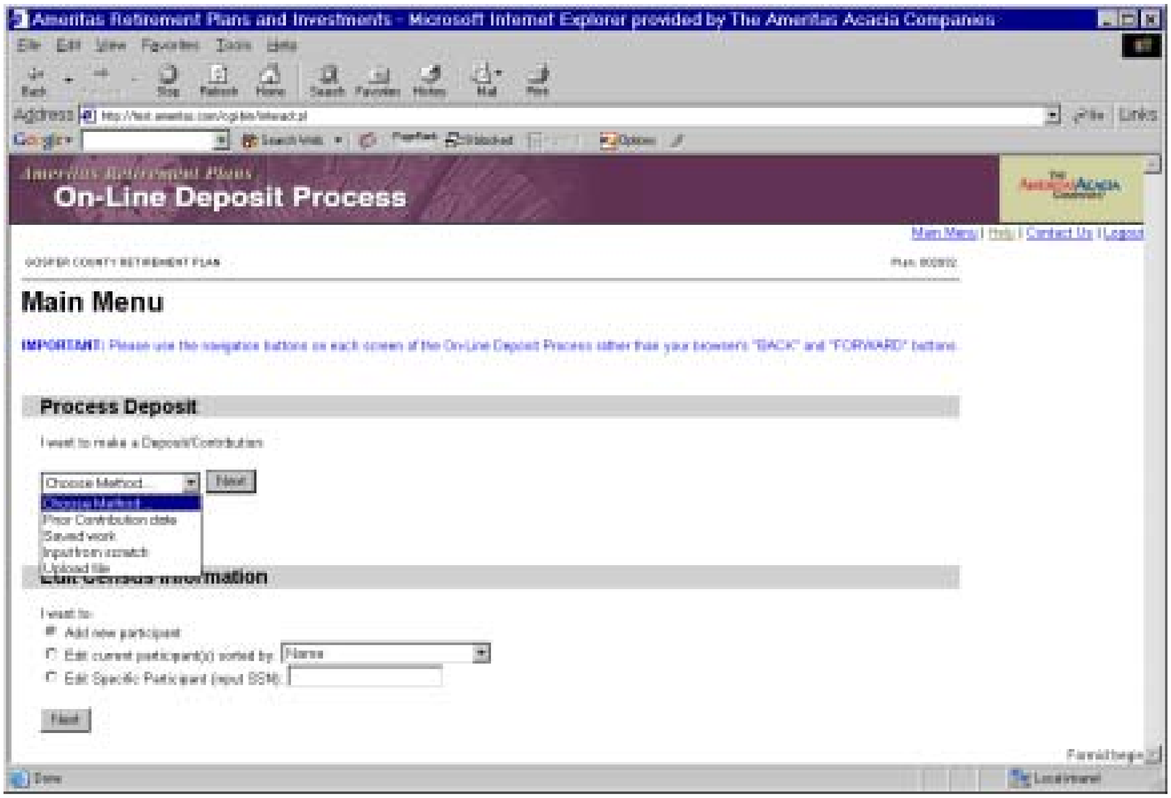
- ♦ Enter your Social Security Number
- ♦ Enter your 4-digit Personal Identification Number (PIN) (Sample of the Ameritas PIN Authorization Form available in FORMS section)
- ♦ Enter your 6-digit Plan Number (002034)
- ♦ Click “Login”

E-mail Verification



- ♦ Enter your e-mail address (required)
- ♦ Click “Next”

Main Menu

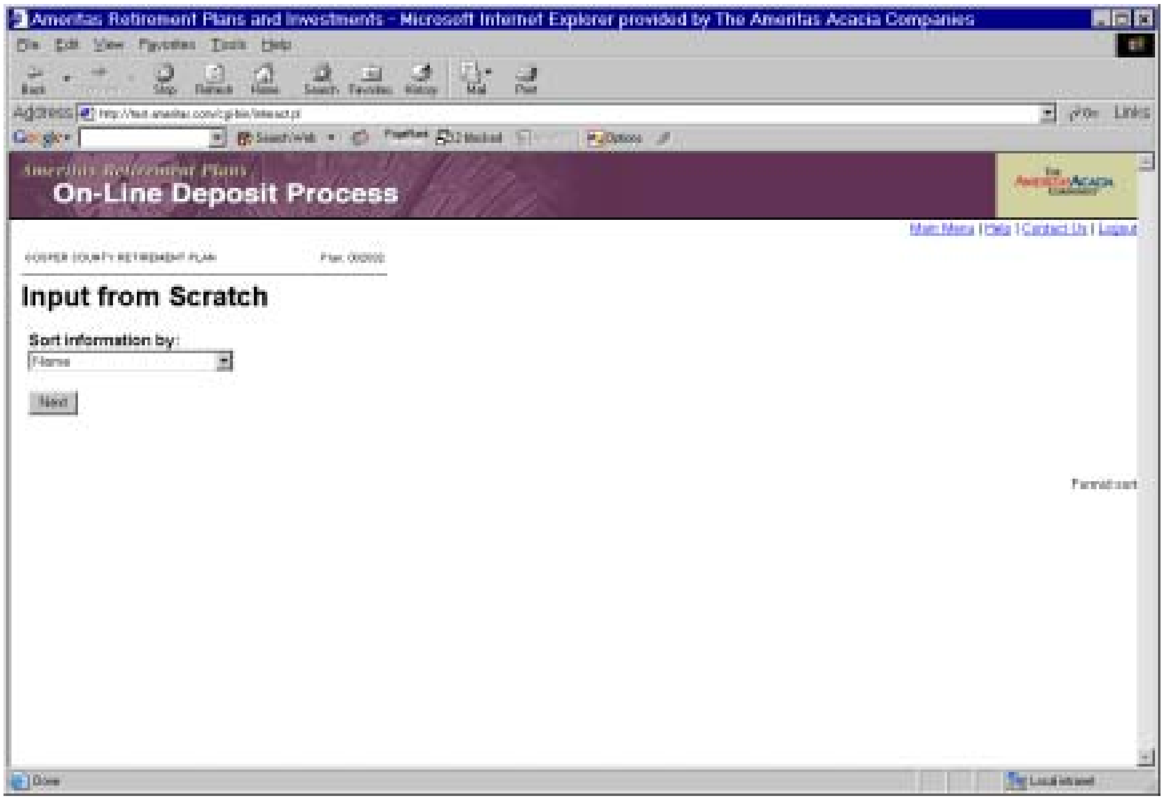


Process Deposit:

Choose method for processing deposit:

- Prior Contribution Date - populates the member and employer amounts from the selected prior contribution date. Change any necessary amounts and submit.
- Saved Work - allows you to return to a deposit that has not been submitted to Ameritas for processing.
- Input from Scratch - brings up member information with the amounts not populated.
- Upload File - use to attach a payroll deposit file that **must** be in the Ameritas file format.
- Click "Next"

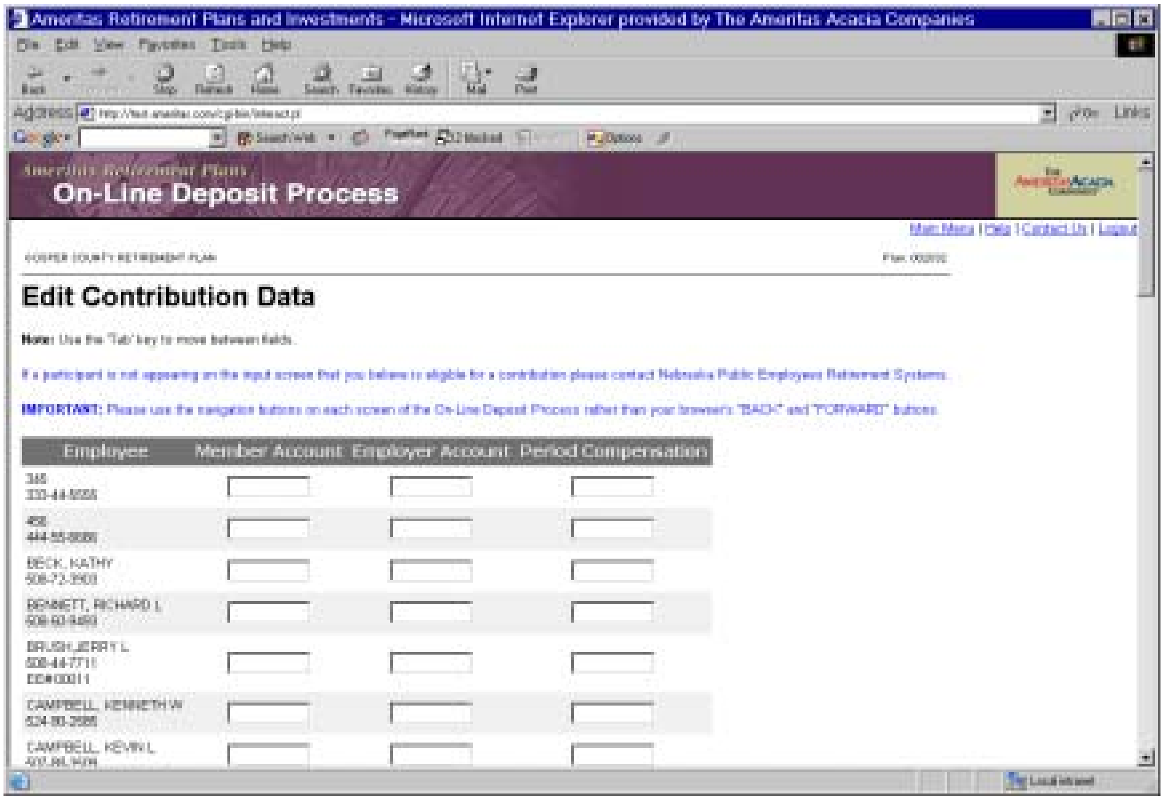
Input from Scratch



Sort by:

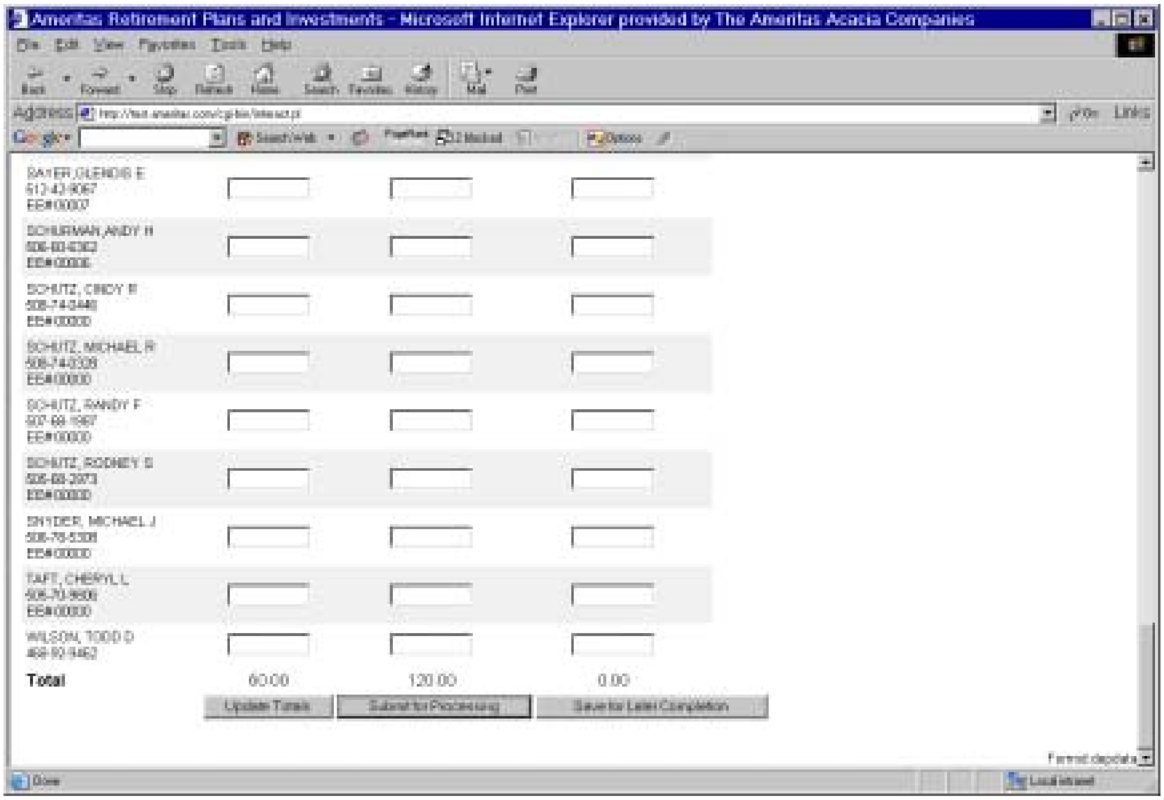
- SSN
- EE # & Name
- EE # & SSN
- Location & Name
- Location & SSN

Edit Contribution Data



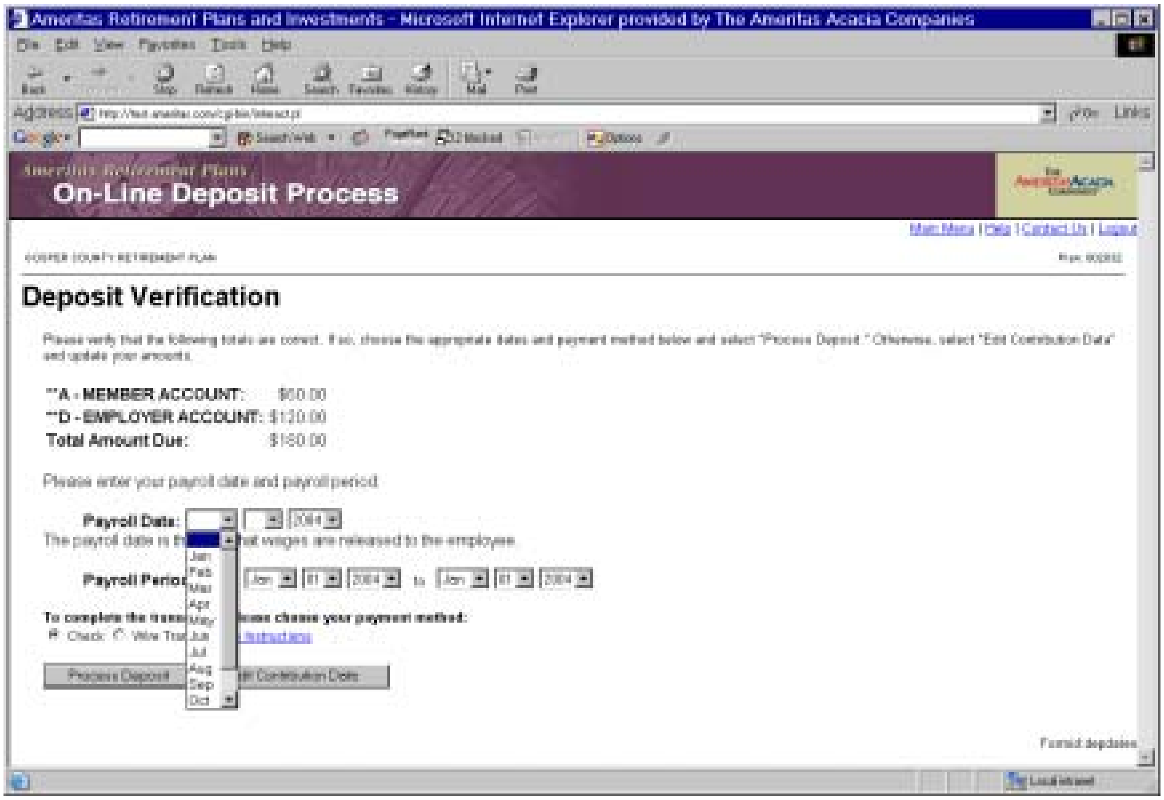
- ♦ Enter member and employer contribution amounts for the pay period
- ♦ Enter compensation for the pay period

Edit Contribution Data *(continued)*



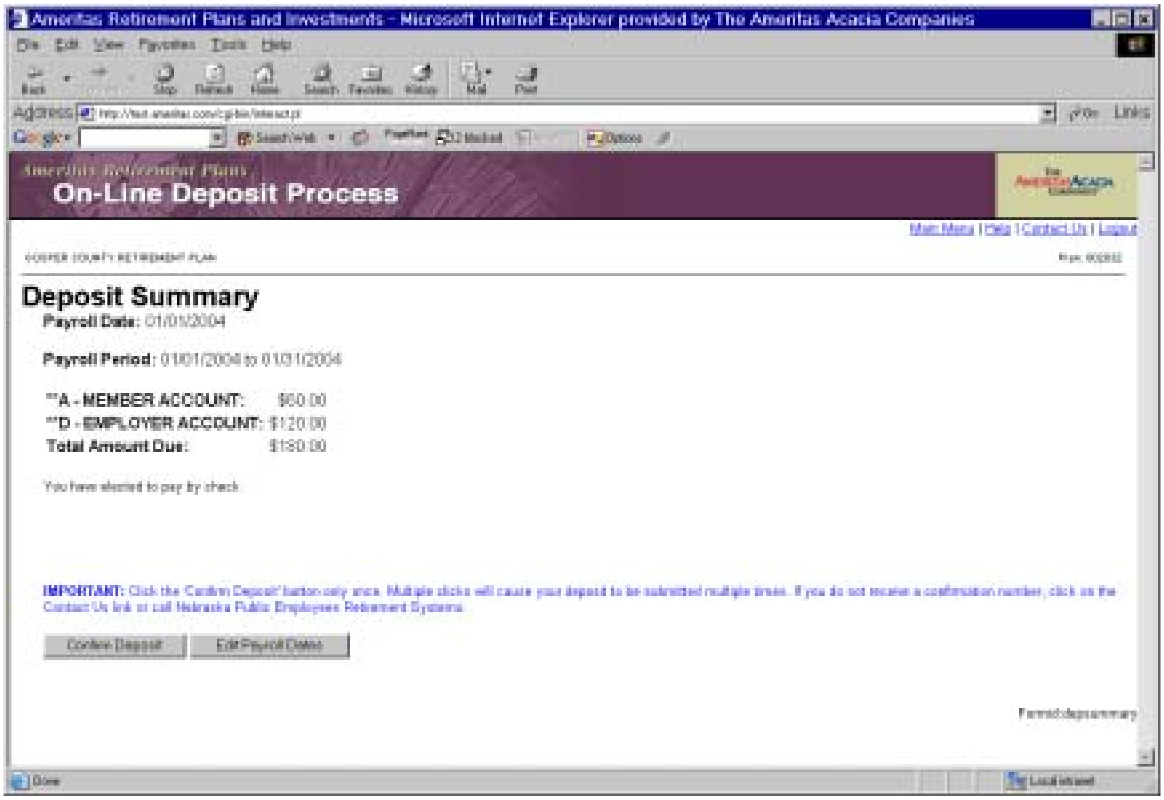
- Click “Update Totals” to verify the contribution totals for each source and for the total period compensation
- Click “Submit for Processing” or “Save for Later Completion” - this will provide you with a confirmation number that will allow you to go to “Saved Work” on the Main Menu and retrieve a deposit that has not been sent to Ameritas for processing.

Deposit Verification



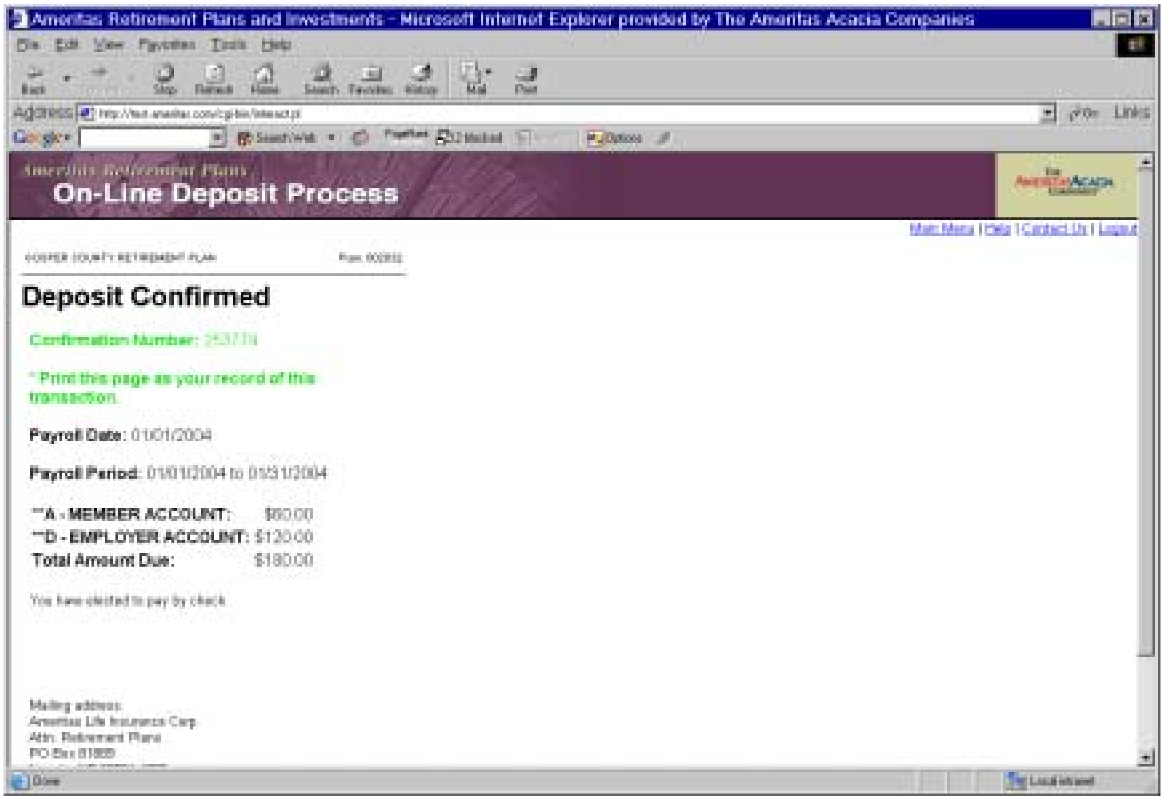
- ♦ Enter a Payroll Date (date that wages are actually paid to members)
- ♦ Enter Payroll Period “From and “To” dates
- ♦ Click on “Check” or “Wire Transfer” to indicate method of payment
- ♦ Click “Process Deposit”

Deposit Summary



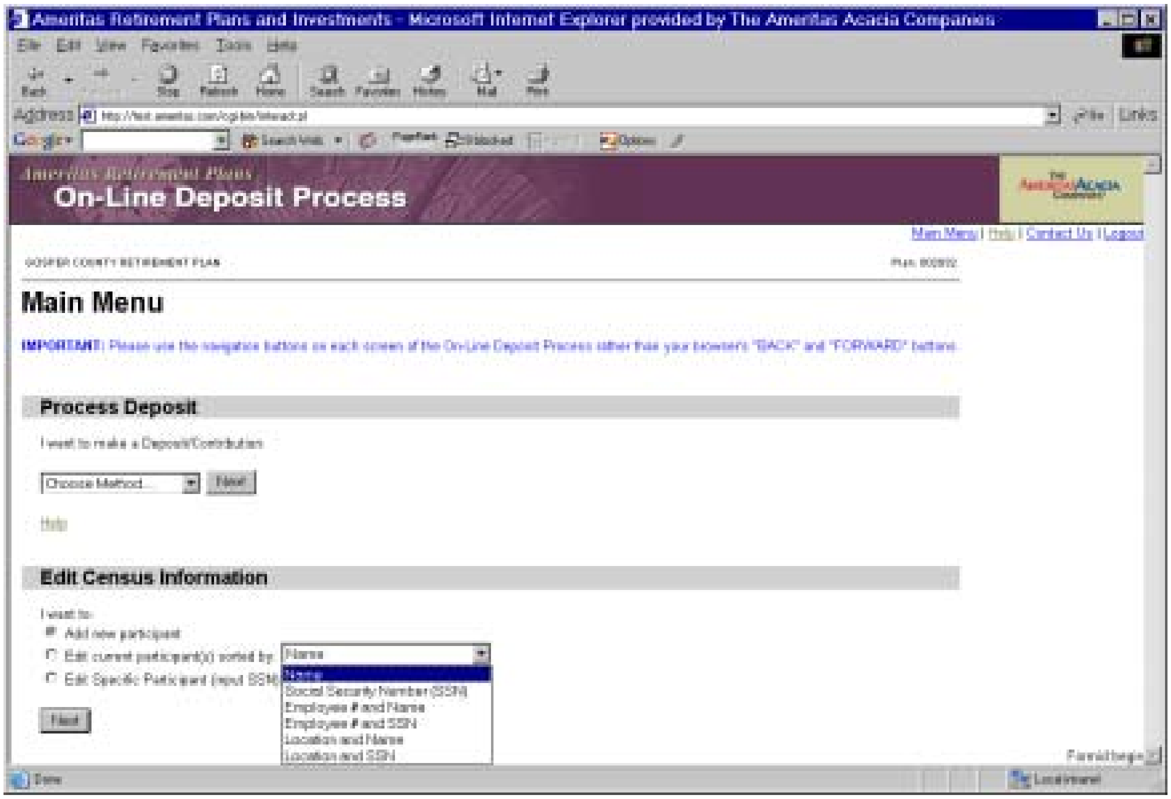
- Verify totals and pay period information
- Click “Confirm Deposit” - make sure to continue until you receive a confirmation number.

Deposit Confirmed



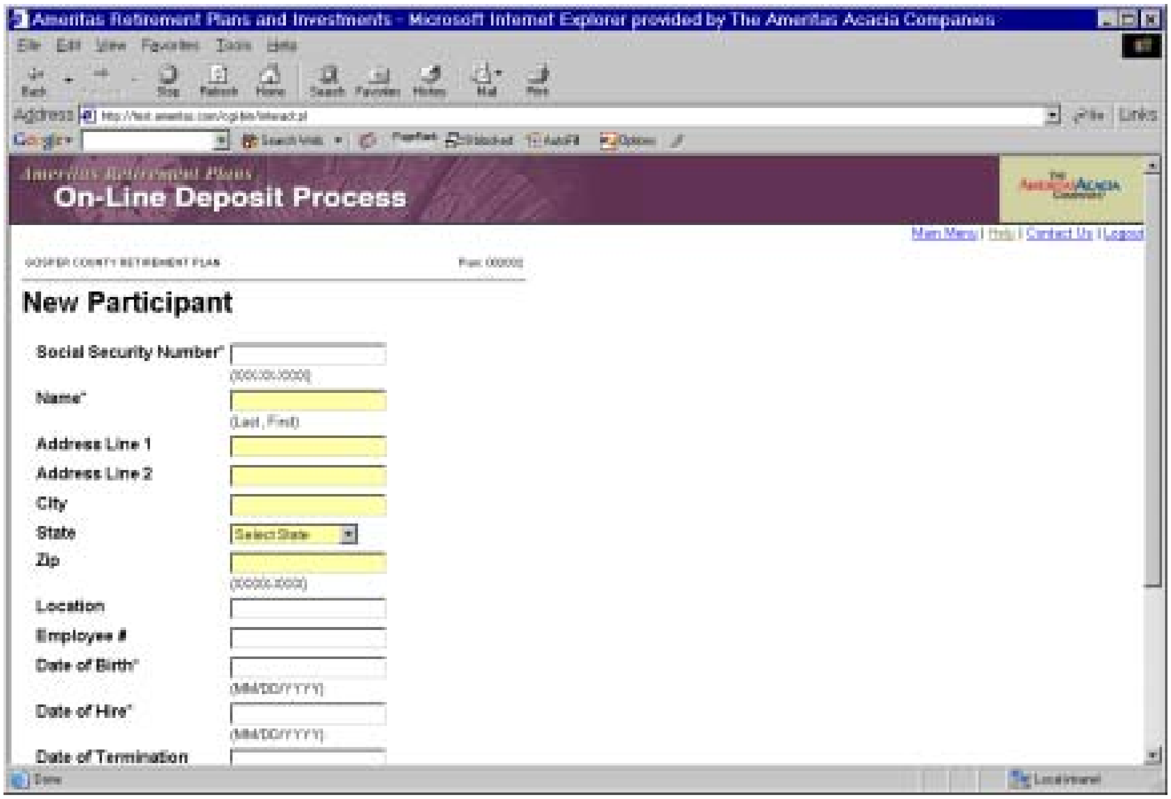
- ♦ Print this page confirming the deposit submitted
- ♦ Click “End Session”

Edit Census Information



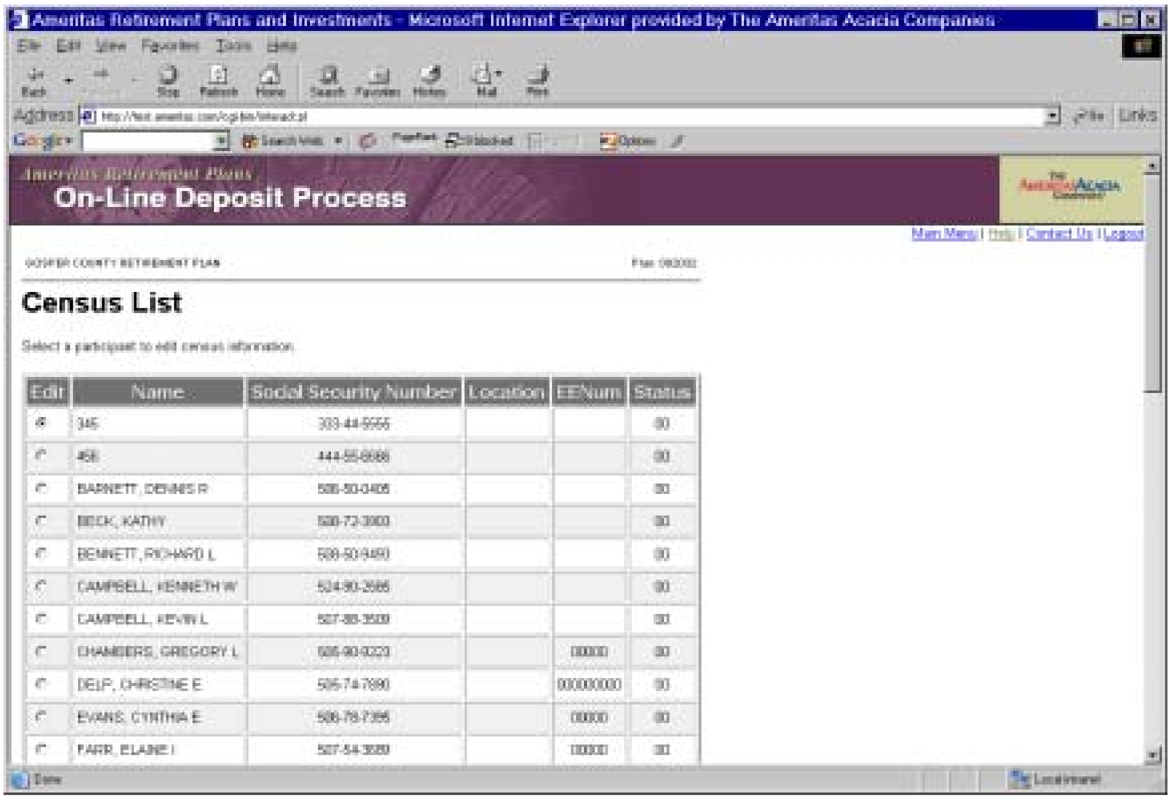
- ♦ Add new participant
- ♦ Edit current participant(s) sorted by:
  - ♦ SSN
  - ♦ EE # & Name
  - ♦ EE # & SSN
  - ♦ Location & Name
  - ♦ Location & SSN
- ♦ Edit specific participant
- ♦ Click "Next"

Edit Census Information *(continued)*



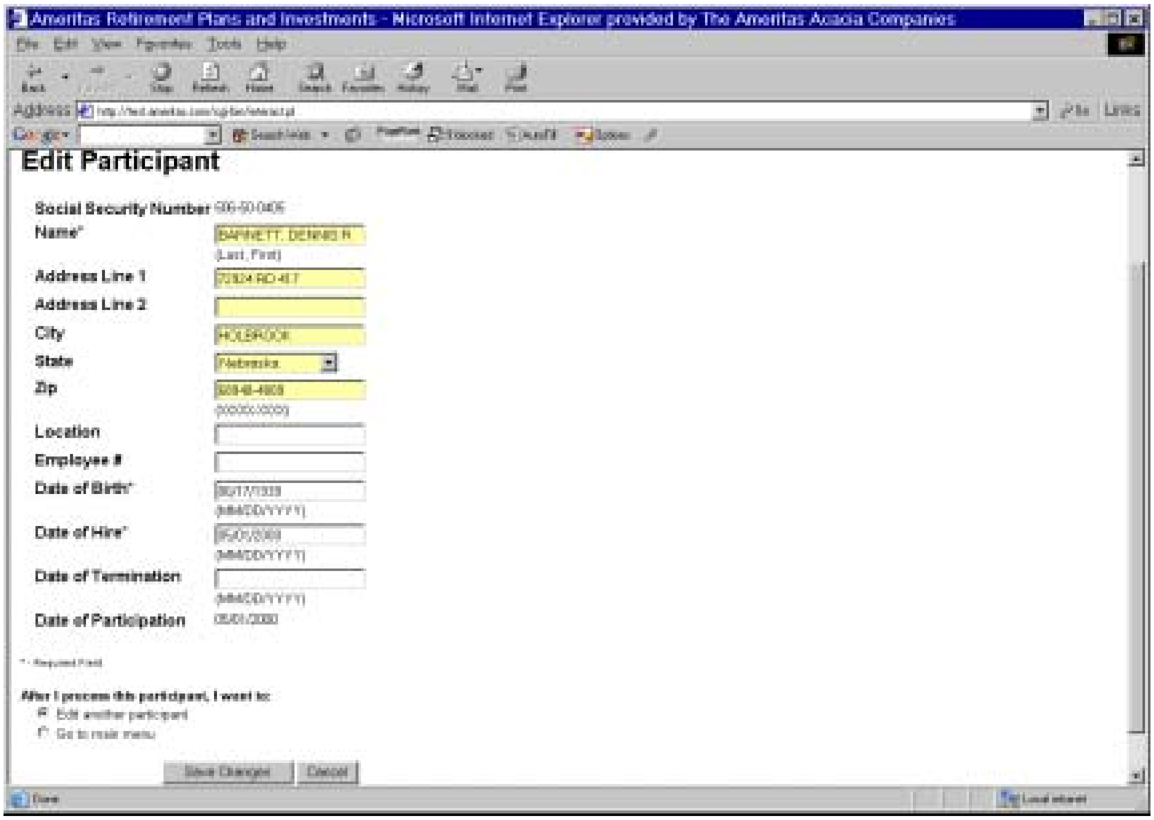
- Add new participant - allows you to add a new member, but not including investment elections.
- Enter member information
- Click “Save Changes”

Edit Census Information *(continued)*



- Choose the member to edit
- Click "Edit Selected Participant"

Edit Census Information *(continued)*



- ♦ Update or add any information needed
- ♦ Click "Save Changes"

Ameritas
Retirement Plans Deposit Processing via the Internet

Ameritas Life Insurance Corp.
Phone: (800) 745-9995 Fax: (402) 467-7952

File Format for Contributions - Counties of NE

AMERITAS LIFE INSURANCE CORP.

A contribution file in the below format should be transmitted to MIPS, or sent directly to Ameritas if MIPS is not used, for each payroll period. Please also send or fax a page with your totals for the report to NPERS including the following:

- Contract or plan number that is assigned by Ameritas (for example, Hall County is 002034)
- Pay period of remittance
- Payroll check date
- Total dollar amount remitted *(Copies of your checks are no longer required)*

The data may be sent electronically via a modem. There should be multiple records in the file, with an individual record for each participant. The record for each participant making a contribution to the plan should contain the following data and format: *Note: The data must be in the positions stated, even if one or more preceding fields are blank.*

For Each Participant:

Field	Column Position	Length	
Contract or Plan Number (6 digits - Hall County is 002034)	1	6	
Social Security Number	7	9	9(9)
Name (comma separating last & first name)	16	35	X(35)
(Not used)	51	4	X(4)
(Not used)	55	9	9(9)
Address Line 1	64	30	X(30)
Address Line 2	94	30	X(30)
City	124	18	X(18)
State Abbreviation	142	2	X(2)
Zip (no dash for zip plus 4)	144	9	X(9)
(Not used)	153	1	X
(Not used)	154	4	9(4)
Date of Birth (CCYYMMDD)	158	8	9(8)
Date of Hire (CCYYMMDD)	166	8	9(8)
Date of Termination (CCYYMMDD)	174	8	9(8)
Member Pre-Tax Contribution	182	9	9(7)V99*
(Not used)	191	9	9(7)V99*
County Match Contribution	200	9	9(7)V99*
(Not used)	209	9	9(7)V99*
Member Make-up Contribution	218	9	9(7)V99*
County Match Make-up Contribution	227	9	9(7)V99*
(Not used)	236	36	9(7)V99*
Gross Year-to-Date Compensation	272	9	9(7)V99*
(Not used)	281	18	9(7)V99*
Period Gross Compensation (used to calculate contribution)	299	9	9(7)V99*
(Not used)	308	18	9(7)V99*
Plan Participation Date (CCYYMMDD)	326	8	9(8)
Sex	334	1	X
(Not used)	335	4	99V99*
(Not used)	339	7	X(7)
(Not used)	346	1	9
(Not used)	347	24	9(8)
Elected Official (Y/N)	371	1	X

****Please do not include a decimal and zero fill these fields (e.g. fill with zeroes even if the contribution amount is zero. For example, a 25.18 contribution should display as 000002518.***

Ameritas Address:

Ameritas Life Insurance Corp.
Attn: Retirement Plans
PO Box 81889
Lincoln, NE 68501-1889
Fax #402-467-7952

~3

Retirement Plans Deposit Processing via the Internet

- Go to **www.retirement.ameritas.com**
- Click on "Account Info"
- Click on "Plan Sponsor On-line Deposit Entry"
- Enter your Social Security Number
- Enter your 4-digit Personal Identification Number (PIN)
- Enter your 6-digit Plan Number
- Click "Login"

EMAIL VERIFICATION
- Enter your e-mail address
- Click "Next"

MAIN MENU
Process Deposit by:
- Prior Contribution Date (fills in all the amounts from the selected prior contribution)
  Just change any necessary amounts and submit.
- Saved Work (allows you to return to a deposit that has not been submitted)
- Input From Scratch (brings up employee information with no amounts entered)
- Upload File (used to attach a payroll deposit file in the Ameritas file format)
  See reverse side of this form for more detailed instructions.
- Click "Next"

Edit Census Information:
- Add New Participant (allows you to add a new participant, but not allocations)
  Allocation elections will be made to the default fund if investment election form has not been received.
- Edit Current Participant (search by name, SSN, location, or employee number)
- Edit Specific Participant by SSN
- Click "Next"

EDIT CONTRIBUTION
- Enter amounts
- Click "Update Totals" to verify contribution amounts for each source
- If you want a printed copy for your records, click "File" and "Print" from the file menu
- Click "Submit for Processing" or "Save for Later Completion" (this will give you a confirmation number that will allow you to go to "Saved Work" on the Main Menu and retrieve a deposit that has not been sent)

DEPOSIT VERIFICATION
- Enter Payroll Date (date wages are released to the employee)
- Enter Pay Period "From" and "To" dates
- Click on "Check", "Wire Transfer", or "ACH"
- Click "Process Deposit"

DEPOSIT SUMMARY
- Verify totals and pay period information
- Click "Confirm Deposit" (Make sure you keep going until you get a Confirmation Number)

DEPOSIT CONFIRMED
- Print this page confirming the deposit submitted
- Click "End Session"

Retirement Plans Deposit File Upload via the Internet

File upload is only for an Ameritas approved text format. If you can produce a text file from your payroll system and would like to get our required format, please contact your Client Service Representative.

- Go to **www.retirement.ameritas.com**
- Click on "Account Info"
- Click on "Plan Sponsor On-line Deposit Entry"
- Enter your Social Security Number
- Enter your 4-digit Personal Identification Number (PIN)
- Enter your 4-digit Plan Number
- Click "Login"

EMAIL VERIFICATION
- Enter your e-mail address
- Click "Next"

UPLOAD FILE
- Enter Payroll Date (date wages are released to the employee)
- Enter Pay Period "From" and "To" dates
- Enter total contribution amount for each source
- Click "Next"

SELECT FILE TO UPLOAD
- Click the "Browse" button and locate your file
- Click "Upload"
- Upload Successfully Completed
- Close out of your internet windows.

Nebraska Public Employees Retirement System
FAQ on Web Site Deposit Processing

General Information/Introduction

Why should I use the web site to remit contribution data?
Automating a routine, time-consuming task like the delivery of your retirement plan's payroll information accomplishes two important goals:

- It assures that your data is received and processed quicker.
- It reduces the handling of data. This helps to minimize data entry error. Your money and your plan participants' contributions are invested sooner – something that is extremely important in today's volatile market.

Payment Submission

When will deposits be credited to plan participant's accounts?
The effective date of any deposit will fall only on a business day. A business day is defined as a day when both the New York Stock Exchange (NYSE) and the Ameritas Home Office are open for regular business. Deposits are considered "received" when both the contribution data and payment arrive at Ameritas. Contribution data or payments received on or after the NYSE close of trading will be considered "received" the following business day. Contribution data or payments arriving on a non-business day will be considered "received" the following business day.

When should my payment be remitted to Ameritas?
We recommend you send your payment as soon as possible after submitting your data. This ensures that contributions are credited to participants' accounts in a timely manner.

What methods of payment are accepted for my contribution data?
1. Check – Mail after submitting your data.
2. Wire Transfer – For more information about remitting payments by wire transfer, download our wire transfer instructions from the "Deposit Verification" screen.

Contact Information

Why do you require my e-mail address?
Your e-mail address is necessary in the event that there are questions or problems concerning the data you submit.

Who can I call for help? What are the hours?
Contact Nebraska Public Employees Retirement Systems during regular business hours (8:00 a.m. – 5:00p.m. Central Standard Time) for assistance.

Employee Census Data

How do I add a new participant?
From the "Main Menu" screen, select "Add New Participant."

How do I edit census information for an employee?
From the "Main Menu" screen, select one of the following:

- "Edit Current Participant(s) – Edit census data from a list.
- "Edit Specific Participant" – Edit census information if you know the employee's social security number.

What should I do if I have an employee who is rehired?
For information and rules regarding eligibility requirements for rehired employees, contact Nebraska Public Employees Retirement Systems during regular business hours (8:00a.m. – 5:00p.m. Central Standard Time).

Contribution Data

When should I submit my contribution data file to Ameritas?
Submit your contribution data file after all of your payroll data has been input.

Why should I use a prior contribution date for inputting contribution data?
A prior contribution date can be used if your data is consistent with each payroll. This can reduce the time required to input your data.

How do I sort employee information for inputting contribution data?
On the "Main Menu" screen, choose the method for inputting contribution data. You can sort by Name, Social Security Number, Employee Number or Location.

Which prior contribution date should I use?
Use the prior contribution date that most resembles your current payroll information.

Information Transfer/Confirmation

How do I upload a contribution data file to Ameritas?
This function is for Ameritas approved text files only!
From the "Main Menu" screen, select "Upload File" from the menu of methods for remitting contribution data. You will be prompted to enter the total contribution amount for each source on the "Upload File" screen. Select the file that you wish to upload by using the "Browse" button on the "Select File to Upload" screen.

How do I know my contribution data was successfully transferred to Ameritas?
A confirmation number is displayed on the "Deposit Confirmed" screen when your contribution data has been submitted successfully. This confirmation number can be used for reference regarding your contribution data.

Access and Security

Why are a Personal Identification Number (PIN) and Social Security Number (SSN) required to use the web site?
Your PIN and SSN are obtained for security reasons and help us identify you. These numbers are kept confidential.

How do I get a Personal Identification Number (PIN)? How can I change my existing PIN?
Contact Nebraska Public Employees Retirement Systems for assistance during regular business hours (8:00a.m.-5:00p.m. Central Standard Time).

Is this a secure web site?
Yes. Ameritas uses the Secure Socket Layer (SSL), the standard method of ensuring security on the web.

Saving Contribution Data

How do I save my contribution data for later completion?
From the "Edit Contribution Data" screen, select "Save For Later Completion."

If he saved my contribution data for later completion, how do I edit it?
From the "Main Menu" screen, select "Saved Work" from the menu of methods for remitting contribution data. The employee information will need to be sorted again by Name, Social Security Number, Employee Number or Location.

How do I make changes to my contribution data after it has been submitted for processing?
Contact Nebraska Public Employees Retirement System during regular business hours (8:00a.m. – 5:00p.m. Central Standard Time) for assistance.

What is the cutoff time for inputting contribution data?
Contribution data may be input 24 hours a day using the web site. However, the effective date of any deposit will fall only on a business day. A business day is defined as a day when both the New York Stock Exchange (NYSE) and the Ameritas Home Office are open for regular business. Deposits are considered "received" when both the contribution data *and* payment arrive at Ameritas. Contribution data or payments received on or after the NYSE close of trading will be considered "received" the following business day. Contribution data or payments arriving on a non-business day will be considered "received" the following business day.

Fees/Charges

Do I have to pay a fee for using this service?
No. The web site deposit system is a free service.

Ameritas
Pre-Authorized Debits Agreement
(ACH Debit)

Ameritas Life Insurance Corp.

KEY OF INFORMATION NEEDED FOR ACH AUTHORIZATION AGREEMENT

1	COMPANY NAME	(Your Business Name)
2	COMPANY ID #	(Ameritas Retirement Plan Contract Number)
3	DEPOSITORY NAME	(Plan Sponsor's Financial Institution Name)
4	CITY	(City of Financial Institution)
5	STATE/ZIP	(State and Zip of Financial Institution)
6	BRANCH	(if applicable)
7	ACCOUNT #	(Checking Account Number)
8	TRANSIT/ABA #	(9 digit Check Routing Number)
9	COMPANY NAME	(Company Name on Financial Institution Account)
10	FED ID #	(Federal Employer Identification Number)
11	DATE	(Today's Date)
12	PLAN ADMINISTRATOR	(Plan Administrator Signature)
13	AUTHORIZED ACCT SIGNER	(Authorized Account Signer Signature)

The completed Authorization Agreement and a copy of a voided check can be faxed to us to initiate setup.

FAX: (402) 467-7952

Please mail the original copy of these authorized signatures to:

Ameritas Life Insurance Corp.
ATTN: Retirement Plans
PO Box 81889
Lincoln NE 68501

AUTHORIZATION AGREEMENT FOR PREAUTHORIZED DEBITS (ACH DEBIT)

1.) COMPANY NAME ____

2.) COMPANY ID # ____

I (We) hereby authorize AMERITAS LIFE INSURANCE CORP, hereinafter called ORIGINATOR, to initiate debit entries to my (our) checking account indicated below and the depository named below, hereinafter called DEPOSITORY, to debit the same to such account shown below for the amount indicated on written transmittal from Company, to be withdrawn on the first working day following receipt.

3.) DEPOSITORY NAME ____

4.) CITY ____

5.) STATE/ZIP ____

6.) BRANCH ____

7.) ACCOUNT____

8.) TRANSIT/ABA #____

This is to remain in full force and effect until ORIGINATOR and DEPOSITORY have received written notification from me (or either of us) of its termination in such time and in such manner as to afford ORIGINATOR and DEPOSITORY a reasonable opportunity to act on it.

9.) COMPANY NAME ____

10.) FED ID # ____

11.) DATE ____

AUTHORIZED SIGNATURES(S):

12.) PLAN ADMINISTRATOR ____

13.) AUTHORIZED ACCOUNT SIGNER ____

PLEASE ATTACH COPY OF VOIDED CHECK

Ameritas Retirement Plans

On-Line Deposit Process

Main Menu | Help | Cont

AMERITAS INTERNET TEST PLAN -- RESTRICTED --

Plan: 000011

Deposit Verification

Please verify that the following totals are correct. If so, choose the appropriate dates and payment method below and select "Process Deposit." Otherwise, select "Edit Contribution Data" and update your amounts.

****A - EMPLOYEE SALARY REDUCTION:**	$514.69
****D - EMPLOYER MATCH:**	$227.72
Total Amount Due:	$742.41

Please enter your payroll date and payroll period:

Payroll Date: May 31 2004

The payroll date is the date that wages are released to the employee.

Payroll Period From: May 16 2004 to May 31 2004

To complete the transaction, please choose your payment method:

○ Check ○ Wire Transfer Wire Instructions ◉ ACH

If you selected ACH, choose the date you wish this money to be withdrawn from your account.

Date of Account Withdrawal: May 31 2004

Process Deposit | Edit Contribution Data